This instrument was prepared by: Whaley & Grimes, P. C. 244 West Vailey Avenue, Suite 200-A Birmingham, AL 35209

Send Tax Notice to: 560 Russet Bend Drive Birmingham, AL 35244

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINING
STATE OF ALABAMA) KNOW ALL MEN BY THESE PRESENTS,
That in consideration of One Hundred Twenty-Three Thousand Four Hundred Fifty and no/100to to undersigned grantor or grantors in hand paid by the GRANTEES herein, the receipt whereof is acknowledged, we,
Henry C. Strickland, III, and wife, Anne R. Strickland
(herein referred to as grantors) do grant, bargain, sell and convey unto
Apard Lagoo and wife, Sandhya Lagoo-Deenadayalan
(herein referred to as GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate situated in SHELBY County, Alabama to-wit:
Lot 22, according to the Survey of Russet Bend, as recorded in

Map Book 11, Page 52, in the Probate Office of Shelby Alabama, being situated in Shelby County, Alabama.

The proceeds of this loan have been applied on the purchase price of the property described herein, conveyed to borrowers simultaneously herewith.

Mineral and mining rights excepted.

Subject to easements, rights of way, reservations, agreements, and restrictions and set back lines of record.

\$123,450.00 of the purchase price recited above was paid from mortgage loans closed simultaneously.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to the heirs and assigns for such survivor forever, together with every contingent remainder and right of reversion.

And I (we) do for myself (ourselves) and for my (our) heirs, executors, and administrators covenant with the said GRANTEES, their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will and my (our) heirs, executors and administrators shall warrant and defend the same to the GRANTEES, their heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, we have hereunto set our hand(s) and seal(s) this _26th day of , 19 <u>92</u> . (Seal) Bickland (Seal) (Seal) Anne R. Strickland M AKABAMA General Acknowledgement COUNTY

1, H. Evans Whaley, a Notary Public in and for said County, in said State, hereby certify that Henry C. Strickland, III, and wife, Anne R. Strickland, is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on this day, that being informed of the contents of the conveyance he/she/they executed the same volunturily on the day the same bears dute. A.D., 19<u>92</u>

Given under my hand and official seal this _26th day of (May

Notary Public My Commission Expires:

NOTARY PUBLIC, STATE OF ALABAMANT LARGE. MY COMMISSION EXPERES: AUG. 12, 1995. BONDED THRU WESTERN SURETY CO.